



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Moshe Milner et al. PATENT APPLICATION  
Serial No.: 09/868,957 Group Art Unit:  
IA Filing Date: December 16, 1999  
For: CREDIT CARD VERIFICATION SYSTEM AND METHOD

Information Disclosure Statement

Hon. Assistant Commissioner  
for Patents  
Washington, D.C. 20231

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Sir:

The following information is submitted in compliance with Applicants' duty of disclosure under 37 C.F.R. 1.56. A copy of each reference is enclosed.

U.S. Patent

<u>Pat. No.</u>	<u>Inventor</u>	<u>Grant Date</u>
5,095,196	Miyata	Mar. 10, 1992

Foreign Patent Documents

<u>Publ. No.</u>	<u>Country</u>	<u>Publ. Date</u>
WO 96 06409 A	PCT	Feb. 29, 1996
EP 0 744 715 A2	EPO	Nov. 27, 1996
EP 0 590 224 A2	EPO	Apr. 06, 1994
WO 93 11511	PCT	Jun. 10, 1993

Other Reference

"Facial Image Data on Credit Card for Identification", IBM Technical Disclosure Bulletin, vol. 30, no. 8, January 1988, p. 366.

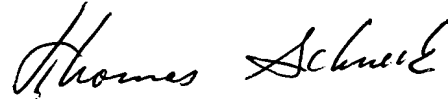
Respectfully submitted,

CERTIFICATE OF MAILING

I hereby certify that this paper (along with any other paper referred to as being attached or enclosed) is being deposited with the United States Postal Service on the date shown below with sufficient postage as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D. C. 20231.

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